

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: James I. Mahaney et al.
Serial No.: 10/774,058
Filed: February 6, 2004
Examiner: Samica L. Norman
Art Unit: 3694
Confirmation No.: 4821
Title: *Method for Maximizing Retirement Income Using Financial
Bridge Products and Deferred Social Security Income*

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

In response to the Notice of Non-Compliant Amendment which was electronically mailed October 21, 2008, Applicants respectfully submit the following list of claims to replace the claim listing in Applicants' Response filed on September 22, 2008. This replacement list of claims includes the text of all pending claims, including withdrawn claims: